

Plan Year 2011 Actual vs. Projected		
Date: 3/26/2012		
Plan Year	2011	2011
Factors and Assumptions	Projected Factors and Assumptions	Actual Factors
Interest Rate on Reserves	3.1%	0.2%
Admin/Contract Fee Trend	2.7%	-4.9%
Healthcare cost trend rate	8.5%	1.9%
Policy Choices	HCC Policy Choices in June 2010	HCC Policy Choices in June 2010
Employer Contr. % incr. (eff. July 1)	15.0%	15.0%
Employee Contr. % incr. (eff. Jan 1)	8.0%	8.0%
Dependent Contr. % incr. (eff. Jan 1)	8.0%	8.0%
Direct Bill Contr. % incr. (eff Jan 1)	14.7%	14.7%
Reserves		
Beginning reserve earning interest	\$11,991,989	\$11,991,989
Beginning reserve not earning interest	\$74,866,652	\$74,866,652
Beginning Total Reserve Balance	\$86,858,641	\$86,858,641
Projected Cash Flow		
Total Employer Contributions	\$335,446,964	\$324,743,377
Total Participant Contributions	\$127,412,785	\$129,927,400
Total Contributions	\$465,917,889	\$454,670,777
Total Plan Expenses (Claims, ASO fees & contracted expenses)	\$463,981,136	\$426,608,381
Interest on Reserves	\$371,752	\$25,373
Net Cash flow	\$2,308,504	\$28,087,769
Projected Reserve Balance		
Reserve Ending Balance	\$89,167,145	\$114,946,410
Target Reserve	\$53,444,000	\$51,193,006
Difference between the Reserve Ending Balance and Target Reserve	\$35,723,145	\$63,753,404
Reserve Ending Balance as a Percent of Claims	19.2%	26.9%